

Auction U.S. Government Property

Department of Labor Job Corps Recreational Land 1101 Mills Road, Joliet, Illinois 60433



Online Auction
Opening Date March 1, 2022
IFB # CHICA122002001

The U.S. General Services Administration Invites You To Participate

In The Online Auction Of

Former Department of Labor (DOL)
Joliet Job Corps Recreation Area
25 acres of land with improvements
1101 Mills Road
Joliet, IL, 60433
IFB Number: CHICA122002001

Located 1101 Mills Road, Will County, Joliet, IL, the property was purchased by the DOL in 1984 and consists of 25.53 acres including a 0.69 right of way acres and associated improvements. The 25.53 acres is part of the original 58.52-acre purchase from the Regional Board of School Trustees of Will County, Illinois. The Property includes two (2) 50 SF former stone ticket booths, one (1) 3,140 SF storage

Bids for the purchase of the Government-owned Property described in the Property Description portion of this Invitation for Bids will be received continuously and will be posted at RealEstateSales.gov.

Auction Summary

Sale Type: Online Auction

Start Date: March 1, 2022, 2PM Central Time

building and bleachers totaling 3,240 GSF.

End Date: Based on Bidding

Starting Bid: **\$100,000**

Registration Deposit: \$10,000

Bid Increment: \$5,000

Sales Information

Lisa Tangney

Phone: (312) 886-9480 E-mail: <u>lisa.tangney@gsa.gov</u>

Online Auction

RealEstateSales.gov

Register and submit your bid

Online Auction Assistance

Lisa Tangney

Phone: (312) 886-9480 E-mail: lisa.tangney@gsa.gov

Send Bid Form and Registration Deposit to:

U.S. General Services Administration Real Property Utilization and Disposal (1PZ) 10 Causeway Street, Room 1100 Boston, Massachusetts 02222

Attn: Lawanda Maryland

Email: lawanda.maryland@gsa.gov

Inspection Opportunity:

To be announced at http://realestatesales.gov

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PROPERTY DESCRIPTION

1. LOCATION

1011 Mills Road, Will County, Joliet, Illinois 60433

2. SALE DESCRIPTION

The Property consists of one 3,140 SF warehouse building and two 50 SF stone construction former ticket booths on 25.53 acres,

3. LEGAL DESCRIPTION

That part of the east 60 acres of the south half of the northwest quarter of Section 23, Township 35 North, Range 10 East of the Third Principal Meridian, lying west of the east line of the west 1480.00 feet of said northwest quarter, all in Will County, Illinois.

Said parcel containing 25.537 acres, more or less.

4. UTILITIES AND SERVICE PROVIDERS

Electric: Commonwealth Edison

Water and Sewer: City of Joliet

5. PIN

70-23-108-007-0000

GENERAL TERMS OF SALE

1. **DEFINITIONS**

The terms described in paragraphs A through Z below shall have the meanings set forth therein.

A. ACCEPTED BID

The term "Accepted Bid" refers to a Bid that the Government elects to accept.

B. ADDITIONAL DEPOSIT

The term "Additional Deposit" is defined in the Additional Deposit and Transaction Closing Section of the Instructions to Bidders portion of this IFB.

C. AGREEMENT OF SALE

The "Agreement of Sale" is defined in the Agreement of Sale Section of the General Terms of Sale portion of this IFB.

D. AS-IS

The term "As-Is" means that the Government is selling, and the Bidders are offering to purchase the Property in whatever condition it presently exists, and that the Purchaser will accept the Property "with all faults", whether or not they could be ascertained by an inspection of the Property or review of any due diligence material available.

E. AUCTION

The term "Auction" is defined in the Type of Sale Section of the Instructions to Bidders portion of this IFB.

F. BACKUP BIDDER

The term "Backup Bidder" refers to the Bidder whose Bid is determined by the Government to be the second most advantageous Bid, as determined by the Government.

G. BID

A "Bid" is an offer to purchase the Property subject to the terms and conditions of this IFB for an amount of money designated by the Bidder.

H. BID INCREMENT

The "Bid Increment" is a specified amount of money posted on the Website.

I. BIDDER(S)

The term "Bidder" or "Bidders" as used herein refers to the offeror or offerors for the purchase of the Property.

J. BIDDER REGISTRATION FORM

The term "Bidder Registration Form" refers to the form titled "Bidder Registration for Purchase of Government Property."

K. CLOSING DATE

The "Closing Date" is defined in the Tender of Payment and Delivery of Instrument of Conveyance Section of the General Terms of Sale portion of this IFB.

L. EIN

The term "EIN" refers to an entity's Employer Identification Number.

M. GOVERNMENT

The term "Government" refers to the United States of America and is used interchangeably with "Grantor."

N. GSA

The term "GSA" refers to the United States General Services Administration, a federal agency.

O. HIGH BID

The term "High Bid" refers to the Bid offering the highest amount of money. The Website identifies the High Bid as either the "Current Winning Bid" or the "Current Bid."

P. INACTIVITY PERIOD

The "Inactivity Period" is defined in the Auction Close Section of the Instructions to Bidders portion of this IFB.

Q. INITIALLY ANTICIPATED CLOSE OF AUCTION

The "Initially Anticipated Close of Auction" is defined in the Auction Close Section of the Instructions to Bidders portion of this IFB.

R. INVITATION FOR BIDS

The terms "Invitation for Bids" and "IFB" refer to this document and the following items that are a part hereof: the Property Description; General Terms of Sale; Specific Terms of Sale; Instructions to Bidders; Bidder Registration Form for Purchase of Government Property. Any exhibits and/or forms that are attached hereto are hereby incorporated herein by reference. Should the aforementioned documents be modified or supplemented by any addenda or

amendments issued by the Government prior to the conclusion of the Auction, those addenda and amendments shall be part of the IFB.

S. PROPERTY

The term "Property" refers to the property or properties described in the Property Description of this IFB.

T. PURCHASE PRICE

The "Purchase Price" is the amount of money offered in the Accepted Bid.

U. PURCHASER

The term "Purchaser" refers to the Bidder of the Accepted Bid, and is used interchangeably with "Grantee."

V. REGISTRATION DEPOSIT

The term "Registration Deposit" is defined in the Bidder Registration and Deposit Section of the Instructions to Bidders portion of this IFB.

W. SSN

The term "SSN" refers to a Social Security Number.

X. TIN

The term "TIN" refers to a Tax Identification Number.

Y. WHERE-IS

The term "Where-Is" means that the Government is selling, and the Bidders are offering to purchase the Property in whatever location it presently exists.

Z. WEBSITE

The term "Website" refers to the GSA Auctions® website, <u>GSAAuctions.gov</u>, which has been developed to allow the general public the opportunity to bid electronically on a wide array of Federal assets, including real property. Auctions for real property are offered as a separate asset category at GSA Auctions and can be viewed at <u>RealEstateSales.gov</u>.

2. DESCRIPTION PROVIDED IN IFB

The description of the Property, and all other information provided with respect to the Property are based on information available to the GSA, Office of Real Property Utilization and Disposal (1PZ) and are believed to be correct. Any error or omission, including but not limited to the omission of any information available to the agency having custody over the Property and/or any other Federal agency, shall NOT constitute grounds or reason for nonperformance of the Agreement of Sale, or claim by Purchaser for allowance, refund, or deduction from the Purchase Price.

3. INSPECTION

- A. The Website will be updated to include any dates on which the Property will be open for inspection.
- B. Bidders are invited, urged, and cautioned to inspect the Property prior to submitting a Bid. The failure of any Bidder to inspect, or to be fully informed as to the condition of all or any portion of the Property, will not constitute grounds for any claim or demand for adjustment or withdrawal of a Bid after the start of the Auction. No one will be allowed access to the Property without the presence of a GSA employee or designee.

4. AGREEMENT OF SALE

This IFB and the Accepted Bid shall constitute an agreement for the sale of the Property by and between the Purchaser and the Government (the "Agreement of Sale"). The Agreement of Sale shall constitute the entire agreement and understanding between the Purchaser and the Government and no oral statements or representations made by, for, or on behalf of either party shall be a part of the Agreement of Sale. The Agreement of Sale shall not be amended, modified, revised or otherwise altered except by a written instrument signed by both the Purchaser and the Government. In addition, the Purchaser shall not transfer or assign the Agreement of Sale or any or all of the Purchaser's interest therein without the prior, express written consent of the Government, which consent may be withheld by the Government in its sole and absolute discretion. Any assignment made without such consent shall be void.

5. CONDITION OF PROPERTY

The Government is offering the Property for sale "AS IS" AND "WHERE IS", disclaims any and all express or implied warranties and specifically makes no warranties of title, habitability, merchantability, suitability, and fitness for any purpose. This includes, but is not limited to, representations or warranty concerning the title, zoning, development potential, character, condition, size, quantity, quality, and state of repair of the Property. Unless otherwise expressly provided in this IFB, the Government makes no agreement or promise to alter, improve, adapt, or repair the Property. Each Bidder shall rely solely on its own due diligence investigation in determining to place a Bid. The Purchaser acknowledges that there will be no claims or any allowances or deductions upon grounds that the Property is not in condition or fit to be used for any particular purpose.

6. ZONING

Verification of the present zoning and determination of permitted uses, along with compliance of the Property for any proposed future use, shall be the responsibility of the Bidder. The Government makes no representation in regard to zoning matters. Any inaccuracies or changes in the zoning information shall NOT be cause for adjustment or rescission of any Agreement of Sale.

7. RISK OF LOSS

As of the date of conveyance of the Property, the Purchaser shall assume all obligations and liabilities of ownership to the Property including, without limitation, sole responsibility for the care

and handling of the Property and all loss and/or damage related to the same (including, without limitation, the buildings and/or improvements located thereon), and no claim for any allowance or deduction upon such grounds will be considered after the close of the Auction. In the event of any damage or loss to the Property prior to conveyance of the Property to the Purchaser, the Government shall have the right to terminate the Agreement of Sale. In the event of such termination, the Government will return to the Purchaser all funds previously delivered by the Purchaser to the Government, and thereafter the Government shall have no further liability to the Purchaser.

8. TAXES, ASSESSMENTS AND OTHER COSTS

As of the date of conveyance of the Property, the Purchaser shall assume responsibility for all general and special real and personal property taxes and/or other assessments.

9. REVOCATION OF BID AND DEFAULT

In the event of revocation of a Bid prior to acceptance of an Accepted Bid, or in the event of revocation of a Bid after acceptance of an Accepted Bid, or in the event of any default by the Purchaser in the performance of the Agreement of Sale, or in the event of failure by the Purchaser to consummate the transactions contemplated by the Agreement of Sale, the Government shall have the right, in its sole discretion: (a) to require the forfeit of the Registration Deposit and the Additional Deposit (if applicable) to the Government, following which, the Bidder or Purchaser, as the case may be, shall be relieved from further liability and obligations; or (b) to avail itself of any and all legal or equitable rights which it may have under law.

10. GOVERNMENT LIABILITY

If the Government accepts a Bid and (1) the Government fails for any reason to perform its obligations as set forth herein; or (2) title does not transfer or vest in the Purchaser for any reason, although Purchaser is ready, willing, and able to close; or (3) any other contractual claim or cause of action hereafter accrues in favor of Purchaser under the terms of this IFB, then unless otherwise expressly provided in this IFB, the extent of the Government's liability to the Purchaser shall be strictly limited to all amounts of money Purchaser has paid to the Government without interest whereupon the Government shall have no further liability to the Purchaser.

11. TITLE

If a Bid is accepted, a quitclaim deed or a deed without warranty in conformity with local law and practice will convey the Government's interest. The Government does not pay for or provide title insurance.

12. EASEMENTS, ENCROACHMENTS AND RESERVATIONS

The Property will be sold subject to: (a) any and all covenants, reservations, easements, restrictions, encroachments, and rights, recorded or unrecorded, in favor of third parties including, without limitation, any and all such covenants, reservations, easements, restrictions, encroachments, and rights for highways, streets, power lines, telephone lines and equipment, pipelines, drainage, sewer and water mains and lines, public utilities, public roads, railroads, and

other rights-of-way, and (b) any easements, reservations, rights, and covenants reserved by the Government herein.

13. COVENANT AGAINST CONTINGENT FEES

The Purchaser warrants that he or she has not employed or retained any person or agency that is not a "bona fide established commercial agency" (described below) to solicit or secure acceptance of a Bid upon any agreement or understanding for commission, percentage, brokerage, or contingent fee. Breach of this warranty shall give the Government the right, in sole discretion, to terminate the Agreement of Sale without liability and/or, in addition to any relief available to the Government pursuant to the "Revocation of Bid and Default" Section above, to recover from the Purchaser an amount equal to the amount of such commission, percentage, brokerage, or contingent fee. A "bona fide established commercial agency" has been construed to include a licensed real estate broker engaged in the business generally. In the event the Purchaser has employed or retained a bona fide established commercial agency in connection with this IFB, the Purchaser warrants that any fee or commission due to the same shall be borne solely by the Purchaser.

14. TENDER OF PAYMENT AND DELIVERY OF INSTRUMENT OF CONVEYANCE

- A. Prior to closing, the Purchaser or Purchaser's agent must open an escrow account with an independent unaffiliated escrow company ("Escrow Agent") to handle the closing. All closing costs, including escrow fees and document handling expenses, shall be borne solely by the Purchaser. As part of the closing, the Government will provide escrow instructions to the Escrow Agent regarding the recording, disposition of proceeds and related matters.
- B. The closing date of the sale (the "Closing Date") will be set by the Government and will be no later than sixty (60) calendar days after acceptance of the Accepted Bid. Notwithstanding the prior sentence, the Government reserves the right to extend the Closing Date for a reasonable amount of time.
- C. By the Closing Date, the Purchaser shall tender to the Escrow Agent the balance of the Purchase Price in the form of a cashier's check, certified check or electronic wire transfer. Upon confirmation that the Purchaser's funds have been received by the Escrow Agent and are to the satisfaction of the same, the Government will deliver to the Escrow Agent the instrument, or instruments, of conveyance. Possession of the Property will be assumed by the Purchaser as of the date of conveyance of the Property.

15. DELAYED CLOSING AND PURCHASER'S REQUEST TO DELAY

A. The Purchaser shall pay interest on the outstanding balance of the Purchase Price at the rate described in the next sentence if the completion of the transactions contemplated in this IFB is delayed, and the delay is caused, directly or indirectly, by the Purchaser's action or inaction and not by any action on the part of the Government. The interest rate shall be computed and begin accruing, as of the date of acceptance of the Accepted Bid, based on the yield of 10-year United States Treasury maturities as reported by the Federal Reserve Board in "Federal Reserve Statistical Release H.15" plus 1-1/2% rounded to the nearest one-eighth percent (1/8%).

B. Any request by the Purchaser to extend the Closing Date is subject to the prior written approval of the Government. The Government reserves the right to refuse any such request. However, if the Government grants such request, the Government reserves the right to impose additional terms and conditions on any such grant.

16. CLOSING COSTS, DOCUMENTARY STAMPS AND COST OF RECORDING

- A. All closing costs, including escrow and financing fees, shall be borne solely by the Purchaser. The Purchaser shall pay all taxes and fees imposed on this transaction and shall obtain at Purchaser's own expense and affix to all instruments of conveyance and security documents such revenue and documentary stamps as may be required by Federal, state and local law.
- B. All instruments of conveyance and security documents shall be placed on record in the manner prescribed by local recording statutes at the Purchaser's expense.
- C. A conformed copy of the recorded quitclaim deed shall be provided by the Purchaser to GSA, within five (5) business days after recording, at the following address:

U.S. General Services Administration Real Property Utilization and Disposal (1PZC) 230 South Dearborn Street Suite 3540 for US Mail; Suite 3329 for UPS/FedEx Chicago, Illinois 60604 Attn: Lisa Tangney

17. OFFICIALS NOT TO BENEFIT

No member or delegate to the Congress or resident commissioner shall be admitted to any share or part of the Agreement of Sale or to any benefit that may arise therefrom, but this provision shall not be construed to extend to the Agreement of Sale if made with a corporation for its general benefit. GSA employees are prohibited from bidding on the Property.

18. ANTITRUST LAWS

The Agreement of Sale may be transmitted to the Attorney General of the United States for advice as to whether the sale would tend to create or maintain a situation inconsistent with anti-trust laws. The Government may rescind the acceptance of any Bid in unfavorable advice is received from said Attorney General, without liability on the part of the Government other than to return any and all deposits held by the Government without interest.

19. PROHIBITION ON USE OF CERTAIN TELECOMMUNICATION EQUIPMENT

By signature of the Bidder Registration and Bid Form, bidders hereby certify that their entity is in compliance with Section 889, Prohibition of Certain Telecommunications and Video Surveillance Services or Equipment of the Fiscal Year 2019 National Defense Authorization Act (Pub. L. 115-232). The bidder represents that it does not use covered telecommunications equipment or services, or use any equipment, system or service that uses covered telecommunications equipment or services. The statute prohibits contracting with an entity that uses certain telecommunications equipment or services produced by the below entities, companies, affiliates, or subsidiaries:

- Huawei Technologies Company
- ZTE Corporation
- Hytera Communications Corporation
- Hangzhou Hikvision Digital Technology Company
- Dahua Technology Company

The prohibition of use of these telecommunications equipment or services applies regardless of whether that usage is related to the terms and conditions of this IFB and the certification extends until closing of the transaction as specified herein to the Invitation for Bid.

INSTRUCTIONS TO BIDDERS

1. AUCTION START DATE

The auction opens on March 1, 2022 at 2:00 p.m. (Central Time).

2. TYPE OF SALE

The sale of the Property will be conducted through an online auction on the Website (the "**Auction**").

3. BIDS AND TERMS OF SALE

Bids to purchase must be ALL-CASH. The Purchaser must arrange their own financing and pay the balance of the Purchase Price in full by the Closing Date. No Government credit terms are available. GSA has no information on the availability of private financing or on the suitability of the Property for financing.

4. STARTING BID

The starting bid is \$100,000.00. Such amount does not represent the value of the Property but rather provides a reasonable starting point for the Auction. The Government seeks to obtain fair market value for the Property and reserves the right to reject any and all Bids.

5. BIDDER REGISTRATION AND DEPOSIT

A. Bidder registration is a three-step process. All steps must be fully completed in the manner described below.

1) Complete Online Registration

a) Bidders must register online at the Website. Once on the Website, click on "Register," establish a Username and Password, and provide the requested account information. A Username and Password are used to register online and to place Bids. The required password must be between eight and fifteen characters. Each Bidder will be asked to read and agree to the terms and conditions of the Website, which GSA hereby reserves the right to change. Notwithstanding the above, each Bidder understands that the terms and conditions of this IFB shall govern in the event of any conflict between the terms and conditions of the Website and the terms and conditions of this IFB. A Bidder who previously registered on the Website can login using the Username and Password that such Bidder previously established. It is the Bidder's responsibility to establish its Username and Password on the Website. In the event a Bidder forgets their Username or Password, or both, or is locked out from the Website, GSA staff cannot assist in retrieving a lost or forgotten Username and/or Password.

- b) A Bidder may register on the Website as either an individual or as an entity provided, however, that the Bidder information submitted as a part of the registration on the Website must be the same information provided on the Bidder Registration Form. Any request to change the name of the Purchaser after acceptance of any Bid may be withheld or granted by the Government in its sole and absolute discretion. If an individual wishes to Bid on the Property as both an individual and as the authorized representative of an entity, such Bidder must ensure that the individual and the entity are separately registered and, thereafter, place Bids accordingly.
- c) In accordance with Public Law No. 104-134, Section 31001, the Debt Collection Improvement Act of 1996, the TIN must be provided by anyone conducting business with the Federal Government, from which a debt to the Government may arise. Individuals cannot successfully register to Bid without providing a TIN. A TIN is defined as an individual's SSN or a business entity's EIN. If a Bidder registers as an individual, his or her SSN will be validated with such individual's name and address. If a Bidder registers as an entity, its EIN will be validated with such entity's name and address. The use of an individual's SSN is subject to the Privacy Act of 1974 (5 U.S.C. Section 552a), and will be collected only to verify the data submitted by the Bidder and for any refund of the Registration Deposit.
- d) A credit card validation process will be conducted to prevent potential fraudulent bidding activity and to ensure that Bidders are prepared to accept responsibility for their bidding activity. The credit card information provided as part of the online registration process is used strictly for validation purposes. The Website does not automatically charge credit cards on file.
- e) For more information and assistance with the online registration process, please go to the Website.

2) Complete Registration Form

Bidders must complete and submit the official Bid Form titled "Bidder Registration Form that accompanies this IFB. All information and certifications requested thereon must be provided. Any Bidder Registration Form that fails to furnish all required information or certifications may be summarily rejected. The Bidder Registration Form must be filled out legibly with all erasures, strikeovers, and corrections initialed by the person signing the Bidder Registration Form. The Bidder Registration Form must be signed and dated. Additional Bidder Registration Forms are available upon request or Bidders may photocopy and/or print the form that accompanies this IFB.

3) Provide Registration Deposit

a) A deposit in the amount of \$10,000.00 (the "Registration Deposit") must accompany a Bidder Registration Form. Registration Deposits must be provided in the form of a cashier's check, certified check, or credit card (Visa, MasterCard, Discover or American Express). Notwithstanding the prior sentence, if the Registration Deposit for the Property is greater than \$49,999.99, a credit card cannot be used to provide the Registration Deposit. Personal or company checks are NOT acceptable and will be returned to the sender. Checks must be made payable to: "U.S. General Services Administration." If a Registration Deposit will be paid by credit card, Bidders must also provide the requested credit card information under the portion of the Bidder Registration Form titled "Registration Deposit." The Registration Deposit cannot be made via the Website. All Registration Deposits paid by cashier's check or certified check will be deposited with the U.S. Treasury, in a non-interest bearing account, promptly following the Government's receipt of the same.

- b) Only upon verification of your Registration Deposit will you be allowed to bid. All Registration Deposits received will be deposited with the U.S. Treasury in a noninterest bearing account immediately upon receipt.
- B. To complete the Bidder registration process, send the completed Bidder Registration Form, along with the Registration Deposit, to:

U.S. General Services Administration
Office of Real Property Utilization and Disposal (1PZ)
10 Causeway Street, Room 1100
Boston, Massachusetts 02222
Attn: Lawanda Maryland

- 1) If the Registration Deposit is to be paid by credit card, the Bidder Registration Form can also be submitted to GSA by fax at (617) 565-5720.
- C. At such time that the Bidder completes the online registration process on the Website, GSA receives the fully completed Bidder Registration Form, and GSA verifies the Bidder's Registration Deposit is received and in satisfactory form, the Bidder will be allowed to participate in the Auction.
- D. It is the responsibility of the Bidder to ensure that adequate time is available to complete the registration process as described above. The Government makes no representation or guarantee that any additional assistance or time will be provided to complete the registration process. No bidder will be allowed to participate in the Auction until the entire registration process is complete.
- E. Registration may occur any time prior to the close of the Auction. The Government, however, makes no representation or guarantee that a Bidder's registration will be completed prior to the announced date and time for the anticipated close of the Auction. Therefore, Bidders are encouraged to register before the Auction opens.
- F. In the event a party completes the Bidder registration process, but never places a Bid on the Website, such party will be entitled to a refund of its Registration Deposit.

6. BIDDING IN GENERAL

A. After successful completion of the registration process described above, Bidders are permitted to participate in the Auction. Registered Bidders may place Bids by following the instructions on the Website. By submitting a Bid through the Website, each Bidder agrees that its Bid is a binding offer to purchase the Property. This means that Bidders are legally bound by any and all Bids submitted using such Bidder's Username and Password.

- 1) The Website provides up-to-date information on a Bidder's bidding status. A Bidder can check their bidding status by clicking on the "Bid History" section of the Website.
- B. Bids received through the Website are date and time stamped Central Time. The Government will not be responsible for any discrepancies between the time indicated on the Website and any other time indicated, displayed, or otherwise stated or represented by a Bidder.
- C. Bids must be submitted without contingencies.
- D. The Website does not permit any party that is currently in default for non-payment or non-removal of items under any GSA auction to place a Bid. Once such party cures their default (and has registered to become a Bidder in accordance with the terms of this IFB), the Bidder will be permitted to place a Bid on the Website.

7. CONTINUOUS BIDDING RESULTS AND AUCTION INFORMATION

- A. Bidders are strongly encouraged to monitor bidding activity on the Website. Bids are immediately posted on the Website upon receipt. If a Bidder does not have the High Bid and the Auction has not closed, that Bidder can place another bid. Bids cannot be lowered or cancelled provided, however, that a Bidder can decrease the maximum amount of its proxy Bid to the extent and in the manner described in the Flat Bidding and Proxy Bidding; Increasing a Bid Online section below.
- B. If a Bid is not accurately shown on the Website, call GSA at (617) 565-5700. Bidders are urged to pay close attention to the Website which will contain new, revised, and useful information regarding the High Bid, the Bid Increment, and the closing date of the Auction. It is each Bidder's responsibility to monitor the Website for any updates to the Property and the IFB.

8. FLAT BIDDING AND PROXY BIDDING; INCREASE A BID ONLINE

- A. The Website allows Bidders to place flat Bids or proxy Bids:
 - 1) A flat Bid is a Bid with an amount that is at least the then lowest amount that the Website will allow to be placed in order to participate in the Auction. This means that a flat Bid will be either: (i) an amount that is at least the starting amount of the Auction (if a Bidder is the first Bidder to place a Bid); or (ii) an amount that is at least the then current High Bid plus the Bid Increment. This amount will not increase unless such Bidder manually submits another Bid on the Website.
 - 2) Proxy bidding provides a Bidder with the ability to submit a Bid with a maximum amount that a Bidder is willing to pay for the Property, provided, however, that such maximum amount must be greater than the then current High Bid plus the Bid Increment. Note that such maximum does not need to be a numeric multiple of the Bid Increment, but must be a whole dollar amount. If a Bidder uses proxy bidding, the Website will automatically incrementally Bid on that Bidder's behalf to keep that Bidder's Bid as the then current High Bid until such maximum amount is reached. This means that, in certain instances, an amount greater or lesser than the Bid Increment may be placed by the Website. The

maximum amount that a Bidder includes in their proxy Bid is not disclosed to other Bidders.

- B. If a Bidder selects to receive e-mail notifications during registration, the Website will provide notification to such Bidder if its Bid is no longer the then current High Bid. If a Bidder desires to submit another Bid, he or she can submit another flat Bid or reset its maximum Bid amount under their proxy Bid until such time that the Auction closes. The Registration Deposit will apply to all subsequently placed Bids.
- C. When two proxy Bids compete, the proxy Bid containing the higher maximum amount that a Bidder is willing to pay for the Property will surpass the proxy Bid containing the lesser maximum amount that a Bidder is willing to pay for the Property even if the higher maximum amount does not exceed the lesser maximum amount by the full Bid Increment. In such a case, this means that the higher maximum amount of the proxy Bid will be placed. In the event an amount under a proxy Bid equals the amount placed by a flat Bid, the proxy Bid will be deemed to have surpassed the flat Bid and the Website will place the amount of the proxy Bid in a manner that indicates such priority.
- D. A Bidder may increase or decrease its maximum amount under its proxy Bid at any time provided, however, that a Bidder may not decrease its maximum amount below the then current High Bid plus Bid Increment. If a Bidder's Bid is the then current High Bid, increasing such Bidder's maximum amount under its proxy Bid will not increase such High Bid unless and until another Bid is placed.
- E. All Bids must be made on the Website. The Government reserves the right to modify the Bid Increment at <u>any time</u> prior to the close of the Auction.

9. TRANSMISSION AND RECEIPT OF BIDS

- A. The Government will not be responsible for any failure attributable to the inability of the Bidder to transmit a Bid or the inability of the Government to receive a Bid for whatever reason. Failure to receive a Bid may include, but is not limited to the following:
 - 1) Receipt of a garbled or incomplete Bid.
 - 2) Availability or condition of the sending or receiving electronic equipment.
 - 3) Incompatibility between the sending and receiving equipment and software.
 - 4) Malfunctioning of any network, computer hardware, or software.
 - 5) Delay in transmission or receipt of a Bid.
 - 6) Failure of Bidder to properly identify the Bid.
 - 7) Security of Bid data.
 - 8) Inability of Bidder to enter a Bid. For example: due to lost or forgotten password or system lock due to repeated login failures.
 - 9) Unavailability of GSA personnel.

- B. If a Bid is not accurately shown or you cannot enter a Bid on the Website, call GSA at (617) 565-5700 for assistance.
- C. The Website will NOT be available during the following system maintenance windows:

Saturday: 5:00 a.m. to 8:00 a.m. CT

• Sunday: 6:00 a.m. to 10:00 a.m. CT

- D. The Website may NOT be available during the following system maintenance window:
 - Wednesday: 5:00 a.m. to 6:30 a.m. CT

10. AUCTION CLOSE

- A. Posting of the Initially Anticipated Close of Auction. The Government will post on the Website a date and time on which the Auction is anticipated to close (the "Initially Anticipated Close Date"). Such posting will be made at least three business days prior to the Initially Anticipated Close Date. At the time of such posting, the time remaining prior to the Initially Anticipated Close Date will be shown on a "countdown clock" on the Website.
- B. Inactivity Period and Closing of Auction. In order for the Auction to close, the High Bid must remain unchallenged for twenty-four (24) hours (the "Inactivity Period"). The Inactivity Period will be posted on the Bidding Details section of the Website for the Property, after the announcement of the Initially Anticipated Close Date. If a new High Bid is received within the Inactivity Period of if the maximum amount that a Bidder is willing to pay for the Property under a proxy Bid is changed within the Inactivity Period, the Auction will extend for an additional twenty-four (24) hours promptly after posting of the new High Bid or changing of such maximum amount under a proxy Bid. The "countdown clock" will adjust accordingly to show the time remaining prior to the new anticipated close of the Auction. Each time a new High Bid is placed during an Inactivity Period or such maximum amount under a proxy Bid is changed during an Inactivity Period, the Auction will extend for an additional twenty-four (24) hours promptly after posting of the new High Bid or changing of such maximum amount under a proxy Bid. If the High Bid remains unchanged for a full twenty-four (24) hour Inactivity Period, the Auction will close.
- C. Exceptions for Weekends and Holidays. Notwithstanding the foregoing, the Auction will not close if the Inactivity Period ends between: (i) 12:01 a.m. on Saturday through 11:59 p.m. on Sunday ("Weekend"); or (ii) 12:01 a.m. through 11:59 p.m. on any Federal Holiday ("Federal Holiday"). If the Inactivity Period ends on a Weekend or Federal Holiday, the Auction will automatically extend to the same time on the first business day following the Weekend or Federal Holiday. Federal Holidays are listed here:

(https://www.opm.gov/faqs/QA.aspx?fid=e64d74ab-20a3-484c-8682-d2a2b46c22da&pid=c41e6beb-0c14-449d-bde5-355a3a3014cd.) Examples are in the table below:

Bid made on:	New closing time	New Inactivity Period				
9 pm <i>on Friday</i>	9 pm on Monday	72 hours				
11:30 am on Saturday	11:30 am on Monday	48 hours				
4:40 pm on Sunday	4:40 pm on Monday	24 hours				

Bidders are responsible for monitoring the Website for the posting of the Initially

Anticipated Close Date, the Inactivity Period, and any adjustments to the time and date of the anticipated close of the Auction.

11. CONTINUING OFFERS

Each Bid received shall be deemed to be a continuing offer to purchase the Property until the earlier of: (a) 60 calendar days after the close of the Auction; or (b) the Bid is accepted or rejected by the Government. If the Government desires to accept any Bid after the expiration of such 60-calendar day period, the consent of the appropriate Bidder shall be obtained prior to such acceptance. Notwithstanding the foregoing, the Bid of the Backup Bidder shall be deemed to be a continuing offer to purchase the Property for the period of time that the Government retains the Registration Deposit of the Backup Bidder, as further described in the "Backup Bidder" section below.

12. GOVERNMENT'S RIGHT TO ACCEPT A BID

Following the close of the Auction, the Government shall have the right (but not the obligation) to accept a Bid that is most advantageous to the Government as determined by the Government in its sole and absolute discretion. Notwithstanding the foregoing, the amount of the Bid will be the premiere factor used by the Government in determining whether to accept a Bid and, unless another factor raises a concern as to the validity of the High Bid at the close of the Auction and/or the ability of the Bidder of such High Bid to complete the transactions contemplated by this IFB, it will be the only factor used.

13. BID EXECUTED ON BEHALF OF BIDDER

- A. If the Bidder Registration Form is executed by an attorney or agent on behalf of the Bidder, it shall be accompanied by an authenticated copy of their Power of Attorney or other evidence of their authority to act on behalf of the Bidder.
- B. If the bidder is a corporation, the Certificate of Corporate Bidder, included in this IFB, must be executed and accompany the Bidder Registration Form. Such certificate must be executed under the corporate seal of the Bidder by a duly authorized officer of the corporation other than the officer signing the Bidder Registration Form. In lieu of the Certificate, there may be attached to the Bidder Registration Form, copies of so much of the records of the corporation

as will show the official character and authority of the officer signing the Bidder Registration Form, duly certified by the secretary or assistant secretary, under the corporate seal, to be true copies.

- C. If the Bidder is a partnership and all partners sign the Bidder Registration Form with a notation that they are all general partners, the Government will not ordinarily require any further proof of the existence of the partnership. If all the partners do not sign the Bidder Registration Form, then the names of all those except limited partners must be furnished on the Bidder Registration Form and the Government, in its discretion, may require evidence of the authority of the signer(s) to execute the Bidder Registration Form on behalf of the partnership.
- D. If the Bidder is a limited liability company, a Certificate of Corporate Bidder, included in this IFB, must be completed and executed by the manager of the limited liability company, and accompany the Bidder Registration Form.

14. NOTICE OF ACCEPTANCE OR REJECTION

Notice by the Government of acceptance or rejection of the Bid shall be deemed to have been sufficiently given when faxed or mailed to the Bidder or their duly authorized representative at the fax/phone number or address indicated in the Bidder Registration Form. Rejection of a Bid shall also be deemed to have been sufficiently given upon the refund of a Registration Deposit, as described in the Refund of Registration Deposits section below. The processing of a Registration Deposit by the Government shall not, in itself, constitute acceptance of any Bid. The Government reserves the right to reject any or all Bids or portions thereof for any reason.

15. AUCTION SUSPENSION OR CANCELLATION

The Government reserves the right to temporarily suspend or cancel the Auction for any reason (or no reason) without accepting any Bid and, further, has the right to resume the Auction or start a new auction at any time. In the event of a temporary suspension of the Auction due to technical problems or other bidding issues, the Government will re-open bidding with the High Bid that was posted to the Website immediately prior to the occurrence of such problems or issues and allow the Auction to proceed according to the bidding terms described herein. The Government reserves the right to cancel the sale of the Property and/or Auction at any time and Registration Deposits will be returned to Bidders without interest or further obligation by the Government.

16. ADDITIONAL DEPOSIT AND TRANSACTION CLOSING

Within three (3) business days of acceptance of the Accepted Bid, the Purchaser agrees to deposit an additional amount (the "Additional Deposit") in the form of a certified check or cashier's check, which when added to the Registration Deposit, will equal at least ten percent (10%) of the Purchase Price. Failure to provide the Additional Deposit will result in a default and forfeiture of the Registration Deposit. At the time of closing, all monies paid by the Purchaser will be credited, without interest, towards the Purchase Price.

17. REFUND OF REGISTRATION DEPOSITS

- A. Registration Deposits accompanying Bids that are rejected will be refunded to Bidders without interest. Bidders who provided Registration Deposits by check may elect to receive the refund by U.S. Treasury check or by EFT. Bidders will be required to provide GSA with a TIN to ensure the proper refund of the Registration Deposit by the U.S. Treasury. The TIN may be either a SSN or an EIN.The use of an individual's SSN is subject to the Privacy Act of 1974 (5 U.S.C. Section 552a), and will be collected only for the proper refund of the Registration Deposit. Refunds will only be processed to the same individual or entity identified by the TIN. Bidders requesting to receive a refund by EFT will be required to provide additional information to GSA including bank account information to process the refund. Registration Deposits provided by credit card will be credited to the same account number provided.
- B. The Registration Deposit received from the Backup Bidder will be held in the manner described in the section immediately below. The Registration Deposit of the Bidder with the Accepted Bid will be held in accordance with the Agreement of Sale. All other Registration Deposits will be processed for refunds after the close of the Auction, or upon written request to withdraw from the Auction, unless the Bidder is the first or second highest Bidder. Refunds by U.S. Treasury check or by EFT will be processed in a timely manner but may require several weeks to complete. Refunds to a credit card will usually be processed within three business days.

18. BACKUP BIDDER

- A. The Government may elect to accept the Bid of the Backup Bidder if the Bidder of the originally Accepted Bid is unable to fully complete the transactions according to the terms and conditions of this IFB including, without limitation, if such Bidder fails to provide the Additional Deposit. The Backup Bidder's Registration Deposit may be retained, at the Government's discretion, without interest, until the Bidder of the originally Accepted Bid completes the transactions. If the Government elects to accept the Bid of the Backup Bidder, then the Backup Bidder becomes the Purchaser under the Agreement of Sale.
- B. The Registration Deposit of the Backup Bidder will be returned in the event the Government does not elect to accept the Bid of the Backup Bidder. In the event that the Government is unable to complete the transaction with both the Bidder of the originally Accepted Bid and with the Backup Bidder, the Government reserves the right to consider the remaining Bid(s) and accept any of the same if it is in the best interest of the Government, as determined by the Government in its sole discretion provided, however, that the Government will use the same evaluative factors described in the Government's Right to Accept a Bid section above.

19. ADDITIONAL INFORMATION

GSA will make reasonable efforts to answer requests for additional information concerning the Property to facilitate preparation of Bids.

20. BIDDER RESPONSIBLE FOR UNDERSTANDING THE IFB AND THE AUCTION

Each Bid shall be deemed to have been made with full knowledge of all terms, conditions, and requirements contained in this IFB and any amendments made thereto prior to the acceptance of a Bid by the Government. Bidders are strongly encouraged to review the information pertaining to the Property on the Website. Bidders understand and agree that any notices of changes to the terms of the IFB and/or the Auction are satisfactory when made available on the Website.

21. WAIVER OF INFORMALITIES OR IRREGULARITIES

The Government may, at its election, waive any minor informality or irregularity in Bids received.

NOTICES AND COVENANTS

Notices and covenants pertaining to the following issues will be inserted in the Quitclaim Deed.

1. ENVIRONMENTAL COVENANTS

The Quitclaim Deed by which the property shall be conveyed will include the following language:

- (A) NOTICE Regarding Hazardous Substance Activity. Pursuant to 40 CFR 373.2 and Section 120(h)(3)(A)(i) of the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended (CERCLA)(42 U.S.C. §9620(h)(3)(A)(i)), and based upon a complete search of agency files, the United States gives notice that no hazardous substances have been released or disposed of or stored for one year or more on the Property.
- (B) CERCLA Covenant. Grantor warrants that all remedial action necessary to protect human health and the environment has been taken before the date of this conveyance. [Please note: The preceding sentence is omitted (deferred till completion of cleanup) when the property is conveyed under CERCLA's early transfer authority, 42 USC §9620(h)(3)(C).] Grantor warrants that it shall take any additional response action found to be necessary after the date of this conveyance regarding hazardous substances located on the Property on the date of this conveyance.
- (1) This covenant shall not apply:
 - (a) in any case in which Grantee, its successor(s) or assign(s), or any successor in interest to the Property or part thereof is a Potentially Responsible Party (PRP) with respect to the Property immediately prior to the date of this conveyance; OR
 - (b) to the extent that such additional response action or part thereof found to be necessary is the result of an act or failure to act of the Grantee, its successor(s) or assign(s), or any party in possession after the date of this conveyance that either:
 - (i) results in a release or threatened release of a hazardous substance that was not located on the Property on the date of this conveyance; OR
 - (ii) causes or exacerbates the release or threatened release of a hazardous substance the existence and location of which was known and identified to the applicable regulatory authority as of the date of this conveyance.
- (2) In the event Grantee, its successor(s) or assign(s), seeks to have Grantor conduct any additional response action, and, as a condition precedent to Grantor incurring any additional cleanup obligation or related expenses, the Grantee, its successor(s) or assign(s), shall provide Grantor at least 45 days written notice of such a claim. In order for the 45-day period to commence, such notice must include credible evidence that:
 - (a) the associated contamination existed prior to the date of this conveyance; and
 - (b) the need to conduct any additional response action or part thereof was not the result of any act or failure to act by the Grantee, its successor(s) or assign(s), or any party in possession.

(C) <u>ACCESS</u>. Grantor reserves a right of access to all portions of the Property for environmental investigation, remediation or other corrective action. This reservation includes the right of access to and use of available utilities at reasonable cost to Grantor. These rights shall be exercisable in any case in which a remedial action, response action or corrective action is found to be necessary after the date of this conveyance, or in which access is necessary to carry out a remedial action, response action, or corrective action on adjoining property. Pursuant to this reservation, the United States of America, and its respective officers, agents, employees, contractors and subcontractors shall have the right (upon reasonable advance written notice to the record title owner) to enter upon the Property and conduct investigations and surveys, to include drilling, test-pitting, borings, data and records compilation and other activities related to environmental investigation, and to carry out remedial or removal actions as required or necessary, including but not limited to the installation and operation of monitoring wells, pumping wells, and treatment facilities. Any such entry, including such activities, responses or remedial actions, shall be coordinated with record title owner and shall be performed in a manner that minimizes interruption with activities of authorized occupants.

2. NOTICE OF THE PRESENCE OF ASBESTOS--WARNING

Asbestos-containing material (ACM) has been identified in the property in the storage building containing about 15 sq. ft. of pipe duct wrap on a space heater and about 300 sq. ft. of asbestos cement board in an interior dividing wall. ACM components on the roof of the storage building may also be present but not yet identified.

- (a) The Purchaser is warned that the property offered for sale contains asbestos-containing materials. Unprotected or unregulated exposures to asbestos in product manufacturing, shipyard, and building construction workplaces have been associated with asbestos-related diseases. Both the Occupational Safety and Health Administration (OSHA) and the Environmental Protection Agency (EPA) regulate asbestos because of the potential hazards associated with exposure to airborne asbestos fibers. Both OSHA and EPA have determined that such exposure increases the risk of asbestos-related diseases, which include certain cancers and which can result in disability or death.
- (b) Bidders (Offerors) are invited, urged and cautioned to inspect the property to be sold prior to submitting a bid (offer). More particularly, bidders (offerors) are invited, urged and cautioned to inspect the property as to its asbestos content and condition and any hazardous or environmental conditions relating thereto. The disposal agency will assist bidders (offerors) in obtaining any authorization(s), which may be required in order to carry out any such inspection(s). Bidders (Offerors) shall be deemed to have relied solely on their own judgment in assessing the overall condition of all or any portion of the property including, without limitation, any asbestos hazards or concerns.
- (c) No warranties either express or implied are given with regard to the condition of the property including, without limitation, whether the property does or does not contain asbestos or is or is not safe for a particular purpose. The failure of any bidder (offeror) to inspect, or to be fully informed as to the condition of all or any portion of the property offered, will not constitute grounds for any claim or demand for adjustment or withdrawal of a bid or offer after its opening or tender.
- (d) The description of the property set forth in the Invitation for Bids (Offer to Purchase) and any other information provided therein with respect to said property is based on the best information available to the disposal agency and is believed to be correct, but an error or omission, including, but not limited to, the omission of any information available to the agency having custody over the property and/or any other Federal agency, shall not constitute grounds or reason for nonperformance

of the contract of sale, or any claim by the Purchaser against the Government including, without limitation, any claim for allowance, refund, or deduction from the purchase price.

- (e) The Government assumes no liability for damages for personal injury, illness, disability or death, to the Purchaser, or to the Purchaser's successors, assigns, employees, invitees, or any other person subject to Purchaser's control or direction, or to any other person, including members of the general public, arising from or incident to the purchase, transportation, removal, handling, use, disposition, or other activity causing or leading to contact of any kind whatsoever with asbestos on the property which is the subject of this sale, whether the Purchaser, its successors or assigns has or have properly warned or failed properly to warn the individual(s) injured.
- (f) The Purchaser further agrees that in its use and occupancy of the property it will comply with all Federal, State, and local laws relating to asbestos.

3. NOTICE OF LEAD-BASED PAINT FOR NON-RESIDENTIAL REAL PROPERTY CONSTRUCTED PRIOR TO 1978

Every purchaser of any interest in real property on which a building was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to converting the property to a residential dwelling.

4. EASEMENTS

The property will be conveyed subject to any and all existing reservations, easements.

BIDDER REGISTRATION AND BID FORM FOR PURCHASE OF GOVERNMENT REAL PROPERTY

Property Name: JJC Recreation Center Property Address: 1101 Mills Road Sale/Lot Number: CHICA122002001 USERNAME: **REGISTRATION DEPOSIT: \$10,000.00** (as established at RealEstateSales.gov) Bidder Information: Please print or type legibly.
 City:
 ______ Zip:
 @ BIDDER REPRESENTS THAT HE/SHE OPERATES AS (check which applies) see Page 13, Paragraph 13, Bid Executed on Behalf of Bidder for instructions: □ An individual □ A partnership consisting of □ A limited liability partnership consisting of □ A corporation, incorporated in the State of □ A limited liability company □ A trustee, acting for □ Other Registration Deposit (check one): O By certified or cashier's check made payable to the **U.S. General Services Administration** (please provide to expedite refund) O By Credit Card: ______ Exp: __/_ CSC/CVC _____ □ Visa ■ MasterCard ■ Discover ■ American Express Name of Bidder as it appears on credit card **Certification and Authorization**

The undersigned bidder will be bound by any and all bids placed online at http://www.realestatesales.gov for the purchase of the property described in Invitation for Bids No. CHICA122002001 (the "IFB"). The undersigned bidder hereby certifies that it has read and understands the terms and conditions of the IFB and that any bid placed online at the above referenced website will be made subject to the IFB and any and all amendments to the same. This Bidder Registration Form for Purchase of Government Real Property is also made subject to the terms of the IFB, and any and all amendments to the IFB. If a bidder is providing the Registration Deposit (as such term is described in the IFB) by credit card, the bidder must be the authorized cardholder and agrees that his or her credit card account be debited the full amount of the Registration Deposit, as specified in the IFB. In the event the bidder becomes the Purchaser (as such term is defined in the IFB), the Registration Deposit will be applied towards the purchase price for the Property. In the event the bidder is not the Purchaser, the Registration Deposit will be refunded to the bidder as specified in the IFB. Information collected herein is governed by the Privacy Act of 1974 (5 U.S.C. Section 552a) and is being collected only to register a bidder for the sale of Government property and to provide a proper refund of the Registration Deposit.

Signature: Date:

Send Registration Form with Registration Deposit to:

U.S. General Services Administration Office of Real Property Utilization and Disposal (1PZ)

10 Causeway Street, Room 1100 Boston, Massachusetts 02222 Attn: Lawanda Maryland FAX: (617) 565-5720 (if deposit by credit card)

CERTIFICATE OF CORPORATE BIDDER

Joliet Job Corps Recreation Center 1101 Mills Road, Will County Joliet, Illinois

I,, certify that	t I am (Secretary or Other Title)
of the corporation/organization named as bidder	
Government Property (the "Form"); that(Na	me of Authorized Representative)
the Form on behalf of such bidder as the	
said corporation/organization; that the Form was	duly signed for and on behalf of said
corporation/organization by authority of its gover	ning body and is within the scope of its
corporate powers; and that any bid placed for the	e purchase of the property is authorized by said
corporation/organization and within the scope of	its corporate/organization powers.
	(Signature of Certifying Officer/Manager)
(Corporate Seal Here, if applicable)	

ELECTRONIC FUNDS TRANSFER (EFT) ENROLLMENT FORM

Use this form to enroll in Direct Deposit of your federal payment from the

U.S. General Services Administration

Privacy Act Statement Collection of this information is authorized by 31 U.S.C. 3332(g), 3325(d) and 7701(c). The information will be used by the Government to make payments by EFT to a vendor. This information may also be used for income reporting and for collecting and reporting on any delinquent amounts arising out of a vendor's relationship with the Government. Disclosure of the information by the vendor is mandatory. Failure to provide the requested information may result in the delay or withholding of payment to the vendor.

Company/F	Payee N	ame							
Address									
City					State			Zip	
Taxpayer I	D Numb	er (TIN)			1		,	•	
Financial Ir	nstitution	Name							
Financial Ir	nstitution	Phone N	lumber	()				
Financial Ir (RTN)	nstitution	Routing	Transit Nu	umber					
Depositor A	Account	Title							
Depositor A Number	Account								
Account Type [] Checking			[]Sav	vings					
Company/F Person	Payee C	ontact							
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FAX to GSA Real Property Utilization and Disposal at (617) 565-5720 FAX to Real Property Utilization and Disposal Finance at (816) 823-5507